



MEDIA RELEASE

STATE OF TENNESSEE
DEPARTMENT OF COMMERCE AND INSURANCE

FOR IMMEDIATE RELEASE
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TIPS FOR STORM VICTIMS DEALING WITH INSURANCE COMPANIES

Nashville, TN— The recent tornados have had a devastating impact on many Tennesseans. Rebuilding after a devastating storm can be a difficult and complex process. The Tennessee Department of Commerce and Insurance would like to offer consumers some suggestions that will make dealing with the insurance company a little easier.

Here is a list of tips that all consumers should know:

1. As soon as possible after the event, contact your insurance carrier or your agent. Locate a copy of your policy and read through it.
2. Make a thorough inventory of all the items missing or damaged from your home for your adjustor.
3. Take pictures, if possible, of all the damage, inside and out, from several angles to get a full documentation of the damage before any repairs are made.
4. Secure and protect your property against further rain or other damage as much as possible without making permanent repairs, so that the adjustor can see and document the full extent of the damage.
5. Keep receipts for expenses of protecting your property from further damage.
6. Follow the claims filing procedure set forth in your policy. If there is a dispute, follow the company's dispute process.
7. Many larger companies have quick-response teams that come into areas of heavy damage to process large numbers of claims as quickly as possible. Others will not send someone out unless you call them.

The Department of Commerce and Insurance is available to assist consumers as they look to rebuild after this week's storms. For any questions or for assistance with the claims process, please contact the Department's hotline at 615-741-2218 or toll-free in state 1-800-342-4029.

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